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## LISTING OF CLAIMS

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Claims 1-25. (Canceled)

26. (Previously added) In a payment system of a licensed money transmitter operative to maintain data records indicative of an amount of funds associated with an individual, the licensed money transmitter maintaining a network of agent terminals at various locations for disbursing funds to authorized recipients, an improvement for issuing a negotiable instrument corresponding to a predetermined direct deposit of funds on behalf of the individual, comprising:

an account maintained at a regulated financial institution and associated with the licensed money transmitter for receiving direct deposits of funds on behalf of individuals not maintaining accounts at the financial institution;

C' a transaction account maintained by the licensed money transmitter, the transaction account being unauthorized to accept direct deposits of funds because of regulatory restrictions, funds in the transaction account being disbursable by said agent terminals;

the financial institution responsive to a deposit of a predetermined amount of funds by direct deposit for the benefit of the individual for sweeping the funds represented by the direct deposit into the transaction account, and communicating an electronic notification to the licensed money transmitter of the direct deposit;

the licensed money transmitter being responsive to (a) a request for issuance of a negotiable instrument of a predetermined amount and (b) the electronic notification of the direct deposit of funds swept into the transaction account, for issuing a prepaid negotiable instrument in an amount equal to or less than with the amount of the direct deposit, the negotiable instrument bearing identifying information associated with the individual, for use in making financial transactions,

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from the transaction account based on the direct deposit of funds to the financial institution,

whereby an individual bearing the prepaid negotiable instrument may obtain funds and/or instruct that payments be made of the directly deposited funds by presentation of the negotiable instrument to an agent of the licensed money transmitter.

27. (Previously added) The improvement of claim 26, wherein the negotiable instrument is selected from the group comprising a magnetic stripe card, a cash card, a check, a draft, a warrant, a money order, a transit check.

28. (Previously added) The improvement of claim 26, wherein the a request for issuance of the negotiable instrument of a predetermined amount originates at a POS terminal operated by an agent of the licensed money transmitter.

C/ 29. (Previously added) The improvement of claim 26, wherein the request for issuance of the negotiable instrument originates from an automated teller machine (ATM).

30. (Previously added) The improvement of claim 26, wherein the transaction account is replenished by a deposit from a source other than direct deposit at the regulated financial institution.

31. (Previously added) The improvement of claim 30, wherein the transaction account is replenished by a cash deposit via an automated teller machine (ATM), a POS terminal associated with the licensed money transmitter, or a non-direct deposit at a financial institution.

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32. (Previously added) The improvement of claim 26, wherein the individual is provided with a cash card for use in transactions associated with the transaction account.

33. (Previously added) The improvement of claim 32, wherein the cash card includes identifying information.

34. (Previously added) The improvement of claim 33, wherein the cash card includes human readable identifying information on one side and a magnetic stripe on another side, the magnetic stripe being readable by a POS terminal operated by an agent of the licensed money transmitter for obtaining the account identifier from the magnetic stripe.

35. (Previously added) The improvement of claim 33, wherein the identifying information of the cash card includes an account identifier and a customer name.

C' 36. (Previously added) The improvement of claim 32, wherein the cash card is an anonymous cash card and the identifying information of the cash card only includes an account identifier.

37. (Previously added) The improvement of claim 32, wherein a personal identifying number (PIN) is associated with the cash card, and the licensed money transmitter only conducts transactions with respect to the transaction account upon presentation of the card and a corresponding PIN.

38. (Previously added) The improvement of claim 32, wherein presentation of the cash card by an individual to a POS terminal of the licensed money transmitter is

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treated by the licensed money transmitter as the request for issuance of another negotiable instrument.

39. (Previously added) The improvement of claim 32, wherein the cash card is a negotiable instrument.

40. (Previously added) The improvement of claim 32, wherein presentation of the cash card by an individual to a POS terminal of the licensed money transmitter is treated by the licensed money transmitter as the request for disbursement of cash by an agent of the licensed money transmitter.

41. (Previously added) The improvement of claim 32, wherein presentation of the cash card by an individual to ATM is treated by the licensed money transmitter as the request for disbursement of cash by the ATM.

C'  
42. (Previously added) The improvement of claim 32, wherein presentation of the cash card by an individual to a POS terminal of the licensed money transmitter or to a bank or to an ATM together with the presentation of cash is treated by the licensed money transmitter as the request for deposit of the cash to the transaction account associated with the individual.

43. (Previously added) The improvement of claim 32, wherein the cash card is issued to an individual by the licensed money transmitter or an agent thereof after enrollment of the individual as a customer of the licensed money transmitter and provision of customer information.

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44. (Previously added) The improvement of claim 43, wherein the privilege of depositing additional funds to the transaction account is only provided to enrolled customers of the licensed money transmitter.

45. (Previously added) The improvement of claim 32, wherein the cash card is an anonymous cash card only bearing an account number and a personal identifying number (PIN), and wherein anonymous transactions involving the transaction account may be effected upon presentation by the individual of the cash card to an agent of the licensed money transmitter and the PIN.

46. (Previously added) The improvement of claim 45, wherein the anonymous cash card is a one-load cash card and is invalidated upon depletion of the predetermined funds in the transaction account.

C' 47. (Previously added) The improvement of claim 45, wherein the anonymous cash card is converted into a regular cash card and enabled for use in connection with subsequent deposits of funds to the transaction account and further transactions upon enrollment of the individual as a customer of the licensed money transmitter.

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48. (Previously added) A method for a licensed money transmitter to issue a prepaid negotiable instrument to an individual based on a direct deposit of funds to a regulated financial institution, comprising the steps of:

arranging for communication of notifications between a regulated financial institution and the licensed money transmitter corresponding to a direct funds deposit, the direct funds deposit corresponding to a direct deposit of funds to the account of the licensed money transmitter for the benefit of a particular individual;

at the regulated financial institution, detecting a direct deposit of funds into an account for the benefit of the particular individual;

communicating a notification of the direct deposit of funds to the licensed money transmitter;

at the regulated financial institution, automatically sweeping the total amount of the direct deposit of funds into a transaction account associated with the licensed money transmitter, the total amount of the direct deposit of funds being added to a current balance of the transaction account;

C' receiving from an agent of the licensed money transmitter a communication comprising a request by the individual for the issuance of a requested prepaid negotiable instrument having a predetermined value;

at the licensed money transmitter, and in response to the request for issuance of the prepaid negotiable instrument, determining that the value of the requested prepaid negotiable instrument is not in excess of the balance of the transaction account;

at the licensed money transmitter, and in response to a determination that the value of the requested prepaid negotiable instrument is not in excess of the balance of the transaction account, communicating an authorization for issue of the requested prepaid negotiable instrument to the agent; and

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at the licensed money transmitter, and in response to the issuance of the requested prepaid negotiable instrument, automatically debiting the balance of the transaction account by the value of the requested negotiable instrument.

49. (Previously added) The method of claim 48, wherein the account at the financial institution is a first account and the transaction account is a second account, and wherein the step of automatically sweeping the total amount of the direct deposit of funds into the transaction account comprises posting a debit in the total amount of the funds in the first account and posting a credit in the total amount of the funds in the second account.

50. (Previously added) The method of claim 48, wherein the regulated financial institution is subject to federal banking regulations and wherein the licensed money transmitter is not subject to federal banking regulations.

C' 51. (Previously added) The method of claim 50, wherein the regulated financial institution is a bank.

52. (Previously added) The method of claim 48 wherein the step of determining that the value of the requested negotiable instrument is not in excess of the balance of the transaction account comprises determining that the value of the requested negotiable instrument plus any fees charged to the individual is not in excess of the balance of the transaction account.

53. (Previously added) The method of claim 48, wherein the individual requests the issuance of multiple negotiable instruments;

wherein determining that the value of the requested negotiable instrument is not in excess of the balance of the transaction account comprises determining that

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the aggregate value of the requested multiple negotiable instruments is not in excess of the balance of the transaction account;

wherein communicating the authorization of the issuance of the requested negotiable instrument to the individual comprises communicating authorization of the issuance of the requested multiple negotiable instruments to the individual; and

wherein debiting the balance of the transaction account by the value of the requested negotiable instrument comprises debiting the balance of the transaction account by the aggregate value of the requested multiple negotiable instruments.

54. (Previously added) The method of claim 53, wherein determining that the aggregate value of the requested multiple negotiable instruments is not in excess of the balance of the transaction account comprises determining that the aggregate value of the requested multiple negotiable instruments plus any fees charged to the individual is not in excess of the balance of the transaction account.

55. (Previously added) The method of claim 48, further comprising:

C' detecting a balance increase request by the individual, the balance increase request indicating that the balance of the transaction account is to be increased by a requested amount and that the individual has tendered a payment in the requested amount;

in response to the balance increase request, crediting the requested amount to the second account.

56. (Previously added) The method of claim 48, wherein the step of determining that the value of the requested prepaid negotiable instrument is not in excess of the balance of the transaction account comprises:

at the agent of the licensed money transmitter, receiving a PIN and an account number provided by the requesting individual;



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communicating the individual-provided account number and PIN to the licensed money transmitter;

at the licensed money transmitter, determining that the individual-provided account number identifies the transaction account;

at the licensed money transmitter, determining that the PIN identifies the individual as being authorized to access the transaction account; and

at the licensed money transmitter, comparing the value of the requested prepaid negotiable instrument to the balance of the transaction account.

57. (Previously added) The method of claim 48, further comprising the step of:

at the agent of the licensed money transmitter, and in response to receipt by the agent of the authorization for issuance of the requested prepaid negotiable instrument, issuing a prepaid negotiable instrument in the amount of the request, less any applicable transaction fees.

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58. (Previously added) A computer-controlled negotiable instrument payment system for negotiable instrument transactions conducted by a particular individual based on the direct deposit of funds at a regulated financial institution at which the particular individual does not maintain an account, comprising:

a licensed money transmitter that maintains a network of agent terminals;

an account maintained at the financial institution on behalf of the licensed money transmitter for receipt of direct deposits for the benefit of individuals not maintaining an account at the financial institution;

a computer system operated by the licensed money transmitter;

a data communications interface associated with the computer system for data communications with a transaction system of the financial institution;

C' an account sweep control module run by the computer system responsive to a notification received via the data communications interface from the financial institution indicating the direct deposit of funds in a predetermined deposit amount into the account at the financial institution for communicating a debit posting message indicating the predetermined deposit amount to the financial institution transaction system, the account sweep control module being further operative for crediting the predetermined deposit amount to a transaction account maintained by the licensed money transmitter for the benefit of the individual associated with the deposit; and

a transaction control module run by the computer system and operative, in response to a request from a requesting source for issuance of a negotiable instrument in a predetermined amount for a particular individual, for:

determining whether the balance in the transaction account associated with the particular individual equals or exceeds the requested predetermined amount;

in response to a determination that the balance in the transaction account associated with the particular individual equals or exceeds the

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requested predetermined amount, communicating an authorization for issuance of the negotiable instrument in the requested predetermined amount to an agent terminal; and

in response to the receipt from the agent terminal of a notification indicating the issuance of the negotiable instrument in the requested predetermined amount, posting a debit of the requested predetermined amount.

59. (Previously added) The system of claim 58, wherein the requesting source comprises an automated teller machine (ATM), an agent point of sale (POS) terminal, or a card reader terminal.

60. (Previously added) The system of claim 58, wherein the regulated financial institution is subject to federal banking regulations and wherein the licensed money transmitter is not subject to federal banking regulations.

C' 61. (Previously added) The system of claim 58, wherein the negotiable instrument is selected from the group comprising a magnetic stripe card, a cash card, a check, a draft, a warrant, a money order, a transit check.

62. (Previously added) The system of claim 58, wherein the request for issuance of the negotiable instrument originates at a POS terminal operated by an agent of the licensed money transmitter.

63. (Previously added) The system of claim 58, wherein the request for issuance of the negotiable instrument originates from an automated teller machine (ATM).

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64. (Previously added) The system of claim 58, wherein the transaction account is replenished by a deposit from a source other than direct deposit at the regulated financial institution.

65. (Previously added) The system of claim 64, wherein the transaction account is replenished by a cash deposit via an automated teller machine (ATM), a POS terminal associated with the licensed money transmitter, or a non-direct deposit at a financial institution.

66. (Previously added) The system of claim 58, wherein the individual is provided with a cash card for use in transactions associated with the transaction account.

67. (Previously added) The system of claim 66, wherein the cash card includes identifying information.

C' 68. (Previously added) The system of claim 67, wherein the cash card includes human readable identifying information on one side and a magnetic stripe on another side, the magnetic stripe being readable by a POS terminal operated by an agent of the licensed money transmitter for obtaining the account identifier from the magnetic stripe.

69. (Previously added) The system of claim 67, wherein the identifying information of the cash card includes an account identifier and a customer name.

70. (Previously added) The system of claim 67, wherein the cash card is an anonymous cash card and the identifying information of the cash card only includes an account identifier.

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71. (Previously added) The system of claim 67, wherein a personal identifying number (PIN) is associated with the cash card, and the licensed money transmitter only conducts transactions with respect to the transaction account upon presentation of the cash card and a corresponding PIN.

72. (Previously added) The system of claim 66, wherein presentation of the cash card by an individual to a POS terminal of the licensed money transmitter is treated by the licensed money transmitter as the request for issuance of another negotiable instrument.

73. (Previously added) The system of claim 66, wherein the cash card is a negotiable instrument.

C' 74. (Previously added) The system of claim 66, wherein presentation of the cash card by an individual to a POS terminal of the licensed money transmitter is treated by the licensed money transmitter as the request for disbursement of cash by an agent of the licensed money transmitter.

75. (Previously added) The system of claim 66, wherein presentation of the cash card by an individual to an ATM is treated by the licensed money transmitter as the request for disbursement of cash by the ATM.

76. (Previously added) The system of claim 66, wherein presentation of the cash card by an individual to a POS terminal of the licensed money transmitter or to a bank or to an ATM together with the presentation of cash is treated by the licensed money transmitter as the request for deposit of the cash to the transaction account associated with the individual.

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77. (Previously added) The system of claim 66, wherein the cash card is issued to an individual by the licensed money transmitter or an agent thereof after enrollment of the individual as a customer of the licensed money transmitter and provision of customer information.

78. (Previously added) The system of claim 77, wherein the privilege of depositing additional funds to the transaction account is only provided to enrolled customers of the licensed money transmitter.

79. (Previously added) The system of claim 66, wherein the cash card is an anonymous cash card only bearing an account number and a personal identifying number (PIN), and wherein anonymous transactions involving the transaction account may be effected upon presentation by the individual of the cash card to an agent of the licensed money transmitter and the PIN.

C' 80. (Previously added) The system of claim 79, wherein the anonymous cash card is a one-load cash card and is invalidated upon depletion of predetermined funds in the transaction account.

81. (Previously added) The system of claim 79, wherein the anonymous cash card is converted into a regular cash card and enabled for use in connection with subsequent deposits of funds to the transaction account and further transactions upon enrollment of the individual as a customer of the licensed money transmitter.

82. (Previously added) The system of claim 58, wherein the transaction control module is further operative for:

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receiving a balance increase request message from a POS terminal, the balance increase request message indicating that the balance of the transaction account for the benefit of the particular individual is to be increased by a requested amount and that the individual has rendered a payment in the requested amount to the agent of the licensed money transmitter; and

in response to the balance increase request, communicating a message to credit the requested amount to the balance of the transaction account for the benefit of the individual.

83. (Previously added) The system of claim 58, wherein the operation of the transaction control module for determining that the balance in the transaction account associated with the particular individual equals or exceeds the requested predetermined amount for the negotiable instrument comprises:

receiving a PIN and an account number from the POS terminal purporting to identify a transaction account associated with the particular individual;

determining that the account number identifies a transaction account;

C<sup>1</sup> determining that the PIN identifies the individual as being authorized to access the transaction account; and

comparing the predetermined amount of the requested negotiable instrument plus any applicable fees to the balance of the transaction account.

84. (Previously added) The system of claim 58, wherein the transaction control module is further operative for authorizing the issuance of a plurality of negotiable instruments so long as the balance in the transaction account contains adequate funds therefor.

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85. (Previously added) A method for a licensed money transmitter to provide direct deposit capability to individuals without a pre-established relationship with a regulated financial institution such as a bank and to conduct financial transactions with a cash card for accessing funds corresponding to the direct deposit, comprising the steps of:

establishing a communications channel between the licensed money transmitter and a regulated financial institution for electronic communication of notifications associated with an account associated with the licensed money transmitter, the notifications including notifications of a credit posted to a bank account on behalf of the individual for the account of the licensed money transmitter and notifications of debit of funds from the account of the licensed money transmitter;

providing an individual with a cash card containing identifying information; and

carrying out the computer-implemented steps of:

receiving at the licensed money transmitter a notification from the bank of a direct deposit of funds on behalf of the individual;

at the licensed money transmitter, posting a credit of in the amount of the direct deposit to a transaction account maintained by the licensed money transmitter for the benefit of the individual;

at the licensed money transmitter, receiving a request from an agent of the licensed money transmitter to whom the cash card is presented for issuance of a negotiable instrument in a predetermined amount;

at the licensed money transmitter, verifying that the funds balance in the transaction account equals or exceeds the requested predetermined amount;

communicating an authorization for issuance of the negotiable instrument in the requested predetermined amount, less any applicable transaction fees, to the requesting agent;



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in response to issuance at the agent location of the negotiable instrument to the individual, receiving from the agent a notification of issuance of the negotiable instrument in the requested predetermined amount and of any applicable transaction fees to the licensed money transmitter; and

at the licensed money transmitter, posting a debit of the amount of the requested predetermined amount and of any applicable transaction fees to the transaction account,

whereby financial transactions involving the issuance of negotiable instruments are conducted by the individual upon presentation of the cash card.

86. (Previously added) The method of claim 85, further comprising the step of depositing funds into the transaction account via a POS terminal associated with an agent of the licensed money transmitter.

C) 87. (Previously added) The method of claim 85, wherein selected ones of the computer-implemented steps are carried out by an account sweep control module operative for controlling communications between the licensed money transmitter and the financial institution, to effect the transfer of funds from the account associated with the licensed money transmitter into the transaction account.

88. (Previously added) The method of claim 87, wherein the account sweep control module is a component of computer system operated by the licensed money transmitter.

89. (Previously added) The method of claim 87, wherein the account sweep module monitors the account at the financial institution for direct deposits.

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90. (Previously added) The method of claim 87, wherein the account sweep control module receives the notification from the financial institution upon a credit posted for the benefit of an individual.

91. (Previously added) The method of claim 87, wherein the account sweep control module is operative to effect a quick transfer of funds to the transaction account such that capitalization of the funds at the financial institution is avoided.

92. (Previously added) The method of claim 85, wherein selected ones of the computer-implemented steps are carried out by a transaction control module for controlling interactions with the transaction account and terminals associated with agents of the licensed money transmitter

93. (Previously added) The method of claim 92, wherein the transaction control module is a component of the computer system operated by licensed money transmitter.

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94. (Previously added) The method of claim 92, wherein the transaction control module is operative to verify that the individual is authorized to receive the negotiable instrument by requiring presentation of an account number from the cash card and a PIN.

95. (Previously added) The method of claim 92, wherein the transaction control module will not authorize issuance of a negotiable instrument in the event that balance in the transaction account plus any applicable transaction fees is less than amount requested for issuance of the negotiable instrument.

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96. (Previously added) The method of claim 92, wherein the transaction control module, in response to receipt of the notification from the agent location that the negotiable instrument has been issued, posts a debit to the transaction account in the requested predetermined amount and any applicable transaction fees.

97. (Previously added) The method of claim 92, wherein the transaction control module is further operative for:

receiving a balance increase request message from a POS terminal, the balance increase request message indicating that the balance of the transaction account for the benefit of the particular individual is to be increased by a requested amount and that the individual has tendered a payment in the requested amount to the agent of the licensed money transmitter; and

in response to the balance increase request, communicating a message to credit the requested amount to the balance of the transaction account for the benefit of the individual.

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98. (Previously added) The method of claim 97, wherein the operation of the transaction control module for determining that the balance in the transaction account associated with the particular individual equals or exceeds the requested predetermined amount for the negotiable instrument comprises:

receiving a PIN and an account number from the POS terminal purporting to identify a transaction account associated with the particular individual;

determining that the account number identifies a transaction account;

determining that the PIN identifies the individual as being authorized to access the transaction account; and

comparing the predetermined amount of the requested negotiable instrument plus any applicable fees to the balance of the transaction account.

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99. (Previously added) The method of claim 92, wherein the transaction control module is further operative for authorizing the issuance of a plurality of negotiable instruments so long as the balance in the transaction account contains adequate funds therefor.

100. (Previously added) The method of claim 85, further comprising the step of, in response to authorization for issuance of a negotiable instrument from the licensed money transmitter, agent of licensed money transmitter printing a negotiable instrument with a printer associated with an agent of the licensed money transmitter and cashing the printed negotiable instrument in the requested amount, with the agent retaining certain applicable transaction fees.

101. (Previously added) The method of claim 85, wherein the regulated financial institution is subject to federal banking regulations and wherein the licensed money transmitter is not subject to federal banking regulations.

C' 102. (Previously added) The method of claim 85, wherein the negotiable instrument is selected from the group comprising a magnetic stripe card, a cash card, a check, a draft, a warrant, a money order, a transit check.

103. (Previously added) The method of claim 85, wherein the request for issuance of the negotiable instrument originates at a POS terminal operated by the agent of the licensed money transmitter.

104. (Previously added) The method of claim 85, wherein the request for issuance of the negotiable instrument originates from an automated teller machine (ATM).

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105. (Previously added) The method of claim 85, wherein the transaction account is replenished by a deposit from a source other than direct deposit at the regulated financial institution.

106. (Previously added) The method of claim 105, wherein the transaction account is replenished by a cash deposit via an automated teller machine (ATM), a POS terminal associated with the licensed money transmitter, or a non-direct deposit at a financial institution.

107. (Previously added) The method of claim 85, wherein the cash card includes human readable identifying information on one side and a magnetic stripe on another side, the magnetic stripe being readable by a POS terminal operated by an agent of the licensed money transmitter for obtaining an account identifier from the magnetic stripe, the account identifier corresponding to the transaction account.

C' 108. (Previously added) The method of claim 107, wherein the identifying information of the cash card includes an account identifier and a customer name.

109. (Previously added) The method of claim 85, wherein the cash card is an anonymous cash card and the identifying information of the cash card only includes an account identifier, the account identifier corresponding to the transaction account.

110. (Previously added) The method of claim 109, wherein a personal identifying number (PIN) is associated with the cash card, and the licensed money transmitter only conducts transactions with respect to the transaction account upon presentation of the cash card and a corresponding PIN.

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111. (Previously added) The method of claim 109, wherein the anonymous cash card only bears an account number and a personal identifying number (PIN), and wherein anonymous transactions involving the transaction account may be effected upon presentation by the individual of the cash card to an agent of the licensed money transmitter and the PIN.

112. (Previously added) The method of claim 109, wherein the anonymous cash card is a one-load cash card and is invalidated upon depletion of predetermined funds in the transaction account.

113. (Previously added) The method of claim 109, wherein the anonymous cash card is converted into a regular cash card and enabled for use in connection with subsequent deposits of funds to the transaction account and further transactions upon enrollment of the individual as a customer of the licensed money transmitter.

114. (Previously added) The method of claim 85, wherein presentation of the cash card by an individual to a POS terminal of the licensed money transmitter is treated by the licensed money transmitter as the request for issuance of another negotiable instrument.

C' 115. (Previously added) The method of claim 85, wherein presentation of the cash card by an individual to a POS terminal operated by an agent of the licensed money transmitter is treated by the licensed money transmitter as a request for disbursement of cash by the agent.

116. (Previously added) The method of claim 85, wherein presentation of the cash card by an individual to an ATM is treated by the licensed money transmitter as a request for disbursement of cash by the ATM.

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117. (Previously added) The method of claim 85, wherein presentation of the cash card by an individual to a POS terminal of the licensed money transmitter or to a bank or to an ATM together with the presentation of cash is treated by the licensed money transmitter as the request for deposit of the cash to the transaction account associated with the individual.

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118. (Previously added) A method for a licensed money transmitter to issue a prepaid negotiable instrument to an individual based on the direct deposit of funds at a regulated financial institution, comprising the steps of:

at an agent of the licensed money transmitter, providing the individual with an account number and a PIN for subsequent use in obtaining the issuance of a prepaid negotiable instrument;

at the financial institution, receiving a direct deposit of funds for the benefit of the individual for use in connection with funding the issuance of prepaid negotiable instruments;

communicating a notification message from the financial institution to the licensed money transmitter indicating the direct deposit of funds to an account associated with the licensed money transmitter for the benefit of the individual;

in response to the direct deposit of funds at the financial institution, sweeping funds in an amount corresponding to the direct deposit of funds from the account at the financial institution to the credit of a transaction account with the licensed money transmitter;

C' at the licensed money transmitter, receiving a request from the agent for issuance of a prepaid negotiable instrument in a predetermined amount, the request including the predetermined amount and the account number and the PIN previously provided to the individual;

at the licensed money transmitter, and in response to the request for issuance of the prepaid negotiable instrument, verifying that the balance of the transaction account associated with the account number and PIN and subsequent to the sweeping of funds equals or exceeds the predetermined amount requested for the prepaid negotiable instrument;

in response to verification at the licensed money transmitter of the account number and the PIN and that the balance of the transaction account equals or exceeds the predetermined amount requested for the prepaid negotiable instrument,



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communicating a message to the agent authorizing the issuance of the prepaid negotiable instrument in the predetermined amount; and

at the agent, and in response to the message authorizing the issuance of the prepaid negotiable instrument, issuing the prepaid negotiable instrument in the requested amount, less any applicable transaction fees.

119. (Previously added) The method of claim 118, further comprising the steps of:

subsequent to the issuance of the prepaid negotiable instrument in the requested amount, communicating a message from the agent to the licensed money transmitter indicating the issuance of the prepaid negotiable instrument;

at the licensed money transmitter, posting a debit in the amount of the prepaid negotiable instrument, less any applicable transaction fees, to the transaction account associated with the account number and the PIN.

120. (Previously added) The method of claim 118, further comprising the step of cashing the issued negotiable instrument at the agent and providing the individual with cash.

C 121. (Previously added) The method of claim 118, further comprising the steps of:

at the agent of the licensed money transmitter, receiving a request from the individual to increase the balance of the transaction account in a requested amount;

determining that the individual is authorized to increase the balance of the transaction account;

receiving from the individual a payment in a particular amount;

generating a balance increase request requesting that the transaction account be credited in the requested amount; and

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communicating the balance increase request from the agent to the licensed money  
transmitter.

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122. (Previously added) For use by a licensed money transmitter, a computer-controlled negotiable instrument payment system for negotiable instrument transactions conducted by a particular individual based on the direct deposit of funds at a regulated financial institution at which the particular individual does not maintain an account, comprising:

a computer system operated by a licensed money transmitter;

a data communications interface associated with the computer system for data communications with a transaction system of a regulated financial institution;

C' an account sweep control module run by the computer system responsive to a notification received via the data communications interface from the financial institution indicating the direct deposit of funds in a predetermined deposit amount into an account at the financial institution associated with the licensed money transmitter for the benefit of individuals for whom negotiable instruments are to be issued by the licensed money transmitter, the direct deposit of funds being for the benefit of the particular individual, the account sweep control module being further operative for communicating a debit posting message indicating the predetermined deposit amount to the financial institution transaction system, the account sweep control module being further operative for crediting the predetermined deposit amount to a transaction account maintained by the licensed money transmitter for the benefit of the individual associated with the deposit;

a data communications interface associated with the computer system for data communications with point of sale (POS) terminals operated by agents of the licensed money transmitter, the POS terminals comprising a negotiable instrument printer for issuing negotiable instruments; and

a transaction control module run by the computer system and operative, in response to a communication comprising a request via an agent POS terminal for issuance of a negotiable instrument in a predetermined amount for a particular individual, for:

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determining whether the balance in the transaction account associated with the particular individual equals or exceeds the requested predetermined amount;

in response to a determination that the balance in the transaction account associated with the particular individual equals or exceeds the requested predetermined amount, communicating an authorization for issuance of the negotiable instrument in the requested predetermined amount, less any applicable transaction fees, to the POS terminal; and

in response to the receipt from the POS terminal of the issuance of the negotiable instrument in the requested predetermined amount, less any applicable transaction fees, posting a debit of the requested predetermined amount, less any applicable transaction fees, to the transaction account.

123. (Previously added) The system of claim 122, further comprising a profile database management system for management of POS terminals operated by agents of the licensed money transmitter.

C' 124. (Previously added) The system of claim 122, further comprising a support personnel system operatively associated with the computer system of the licensed money transmitter for providing computer support services for support personnel of the licensed money transmitter, in connection with transactions conducted with the system.

125. (Previously added) The system of claim 122, wherein the regulated financial institution is subject to federal banking regulations and wherein the licensed money transmitter is not subject to federal banking regulations.

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126. (Previously added) The system of claim 122, wherein the regulated financial institution is a bank.

127. (Previously added) The system of claim 122, wherein the transaction control module is further operative for:

receiving a balance increase request message from a POS terminal, the balance increase request message indicating that the balance of the transaction account for the benefit of the particular individual is to be increased by a requested amount and that the individual has tendered a payment in the requested amount to the agent of the licensed money transmitter; and

in response to the balance increase request, communicating a message to credit the requested amount to the balance of the transaction account for the benefit of the individual.

128. (Previously added) The system of claim 122, wherein the operation of the transaction control module for determining that the balance in the transaction account associated with the particular individual equals or exceeds the requested predetermined amount for the negotiable instrument comprises:

C'  
receiving a PIN and an account number from the POS terminal purporting to identify a transaction account associated with the particular individual;

determining that the account number identifies a transaction account;

determining that the PIN identifies the individual as being authorized to access the transaction account; and

comparing the predetermined amount of the requested negotiable instrument plus any applicable fees to the balance of the transaction account.

129. (Previously added) The system of claim 122, wherein the transaction control module is further operative for authorizing the issuance of a plurality of

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negotiable instruments so long as the balance in the transaction account contains  
adequate funds therefor.

c'

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130. (Previously added) A method for a licensed money transmitter to provide an anonymous prepaid negotiable instrument for an individual and process anonymous transactions on behalf of the holder of the anonymous prepaid negotiable instrument, comprising the steps of:

at the licensed money transmitter, providing an anonymous transaction account identified only by an account number and without an individual name, the account number associated with an unissued zero balance prepaid negotiable instrument;

at an agent of the licensed money transmitter, providing a zero balance prepaid negotiable instrument to the individual, the account number of the unissued zero balance prepaid negotiable instrument, and a PIN corresponding to the unissued zero balance prepaid negotiable instrument;

at an agent of the licensed money transmitter, and upon verification of the PIN and the account number, receiving an initial deposit of funds from the individual for use in connection with the prepaid negotiable instrument;

C' communicating a message from the agent to the licensed money transmitter indicating the account number of the anonymous transaction account, the PIN, and the amount of the initial deposit of funds;

at the licensed money transmitter, storing data indicating the amount of the initial deposit of funds into the anonymous transaction account associated with the account number;

at the licensed money transmitter, verifying the PIN and the account number of the unissued zero balance prepaid negotiable instrument;

upon verification of the PIN and the account number, communicating a message from the licensed money transmitter to the agent authorizing the issuance of the prepaid negotiable instruments to the individual in an amount not exceeding the initial deposit of funds.

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131. (Previously added) The method of claim 130, further comprising the steps of:

upon presentation of the prepaid negotiable instrument to an agent of the licensed money transmitter and the PIN and an amount of a proposed transaction, communicating a message to the licensed money transmitter including the account number, the PIN, and the amount of the proposed transaction;

at the licensed money transmitter, in response to receipt of the account number, the PIN, and the amount of the proposed transaction, verifying the PIN and the account number, and that the anonymous account associated with the prepaid negotiable instrument contains funds in excess of the proposed transaction;

in response to verification the PIN and the account number, and that the anonymous account associated with the prepaid negotiable instrument contains funds in excess of the proposed transaction, communicating a return message to the agent providing the message that the transaction is authorized, and

at the licensed money transmitter, debiting the anonymous account by the amount of the proposed transaction.

132. (Previously added) The method of claim 131, further comprising the step of closing the anonymous account when transactions affecting the anonymous account have depleted the initial deposit of funds.

133. (Previously added) The method of claim 130, further comprising the steps of:

at an agent of the licensed money transmitter, receiving personal identifying information and a request to establish a non-anonymous transaction account from a holder of an anonymous prepaid negotiable instrument;



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communicating the personal identifying information and the request to establish a non-anonymous transaction account from the agent to the licensed money transmitter;

at the licensed money transmitter, establishing a non-anonymous transaction account associated with the individual and having a second account number and a second PIN; and

upon verification of the second account number and the second PIN, authorizing the individual to make subsequent deposits of funds into the non-anonymous transaction account in response to presentation of the prepaid negotiable instrument.

134. (Previously added) The method of claim 133, wherein the licensed money transmitter that maintains the non-anonymous transaction account is not authorized to accept direct deposits of funds; and further comprising the steps of:

arranging for communication of notifications between a regulated financial institution and the licensed money transmitter corresponding to a direct funds deposit, the direct funds deposit corresponding to a direct deposit of funds to the account of the licensed money transmitter for the benefit of a particular individual holding the prepaid negotiable instrument;

at the licensed money transmitter, receiving a notification of the direct deposit of funds on behalf of the individual; and

at the licensed money transmitter, crediting the transaction account in the amount of the direct deposit of funds on behalf of the individual,

whereby the direct deposits of funds into the financial institution are swept into the non-anonymous transaction account.

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135. (Previously added) A method for processing financial transactions associated with an anonymous negotiable instrument such as a payment card issued by a licensed money transmitter to an individual, the licensed money transmitter being associated with a plurality of agents at various locations that receive funds from customers, transmit information about such funds to other agents in other locations, and disburse funds to customers in accordance with business rules of the licensed money transmitter, comprising the steps of:

establishing at the licensed money transmitter an anonymous sub-account identified only by an account code for use in connection with a negotiable instrument;

providing a negotiable instrument identified with the account code and a personal identification number (PIN) to an individual, the negotiable instrument initially having a zero balance of funds available;

at an agent location, receiving the presentation by the individual of the zero balance negotiable instrument, the PIN, and funds for an initial deposit;

communicating the account code read from the negotiable instrument, the PIN, and information indicating the amount of the initial funds deposit from the agent location to the licensed money transmitter;

at the licensed money transmitter, and in response to receipt from the agent location of the account code read from the negotiable instrument, the PIN, and information indicating the amount of the initial funds deposit, verifying that the account code and the PIN identifies a particular anonymous sub-account;

in response to the verification step preceding being successful, crediting the particular anonymous sub-account in an amount commensurate with the initial funds deposit;

at an agent location, receiving the presentation by the individual of the negotiable instrument, the PIN, and a request for an anonymous transaction;

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communicating the account code read from the negotiable instrument, the PIN, and information indicating the amount of the anonymous transaction from the agent location to the licensed money transmitter;

at the licensed money transmitter, debiting the anonymous sub-account in response to the anonymous transaction;

at such time as the anonymous sub-account is depleted of funds, determining whether the individual holding the negotiable instrument has enrolled as a customer of the licensed money transmitter;

in response to a determination that the individual holding the negotiable instrument has enrolled as a customer of the licensed money transmitter, obtaining customer identifying information and converting the anonymous sub-account into a non-anonymous sub-account associated with the customer identifying information; and

authorizing the non-anonymous sub-account to receive additional funds from the individual, for crediting to the now non-anonymous sub-account,

C' whereby the holder of the negotiable instrument may deposit additional funds for use in additional transactions with the negotiable instrument and re-use the negotiable instrument for such additional transactions .

136. (Previously added) The method of claim 135, wherein the step of debiting the anonymous sub-account comprises the further steps of:

at the licensed money transmitter, and in response to receipt from the agent location of the account code read from the negotiable instrument, the PIN, and information indicating the amount of the anonymous transaction, verifying that the account code and the PIN identifies a particular anonymous sub-account;

in response to the verification step preceding being successful, determining that the amount of funds in the anonymous sub-account contains sufficient funds to complete the transaction and cover any applicable transaction fees;

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in response to the determining step preceding being successful, debiting the anonymous sub-account in the amount of the anonymous transaction and any applicable transaction fees.

137. (Previously added) The method of claim 136, further comprising the step of:

in response to the determining step of the amount in the anonymous sub-account being unsuccessful, communicating a message to the agent location that the initial deposit of funds in the anonymous sub-account have been depleted.

138. (Previously added) The method of claim 135, wherein the anonymous transaction is a request for cash made to an agent of the licensed money transmitter.

139. (Previously added) The method of claim 135, wherein the anonymous transaction is a request for issuance of a negotiable instrument.

C' 140. (Previously added) The method of claim 135, further comprising the step of providing the individual holding the negotiable instrument with a new, non-anonymous negotiable instrument issued in the individual's name and containing customer/account information encoded on a magnetic strip associated with the negotiable instrument, for reading by terminals operated by the agents of the licensed money transmitter.

141. (Previously added) The method of claim 135, wherein the initial deposit of funds is by a direct deposit of funds to a regulated financial institution, and the funds are automatically swept into the anonymous sub-account with the licensed money transmitter in response to the direct deposit.

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142. (Previously added) The method of claim 141, wherein the regulated financial institution is subject to federal banking regulations and wherein the licensed money transmitter is not subject to federal banking regulations.

143. (Previously added) The method of claim 135, wherein the negotiable instrument is selected from the group comprising a magnetic stripe card, a cash card, a check, a draft, a warrant, a money order, a transit check.

144. (Previously added) The method of claim 135, wherein the request for the anonymous transaction originates at a POS terminal operated by an agent of the licensed money transmitter.

C' 145. (Previously added) The method of claim 135, wherein the additional funds for the non-anonymous sub-account are by a direct deposit at a regulated financial institution, a cash deposit via an automated teller machine (ATM), a POS terminal associated with the licensed money transmitter, or a non-direct deposit at a financial institution.

146. (Previously added) The method of claim 135, wherein the individual is provided with a cash card for use in the anonymous transactions.

147. (Previously added) The method of claim 146, wherein the only identifying information on the cash card is the account code.

148. (Previously added) The method of claim 147, wherein the cash card includes human readable identifying information on one side and a magnetic stripe on another side, the magnetic stripe being readable by a POS terminal operated by an

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agent of the licensed money transmitter for obtaining the account code from the magnetic stripe.

149. (Previously added) The method of claim 146, wherein the individual is issued a non-anonymous cash card upon enrollment as a customer of the licensed money transmitter, the non-anonymous cash card having identifying information comprising an account code and a customer name.

150. (Previously added) The method of claim 146, wherein presentation of the cash card by an individual to a POS terminal of the licensed money transmitter is treated by the licensed money transmitter as the request for issuance of another negotiable instrument.

151. (Previously added) The method of claim 146, wherein presentation of the cash card by an individual to a POS terminal of the licensed money transmitter is treated by the licensed money transmitter as the request for disbursement of cash by an agent of the licensed money transmitter.

152. (Previously added) The method of claim 146, wherein presentation of the cash card by an individual to an ATM is treated by the licensed money transmitter as the request for disbursement of cash by the ATM.

153. (Previously added) The method of claim 146, wherein presentation of the cash card by an individual to a POS terminal of the licensed money transmitter or to a bank or to an ATM after enrollment as a customer of the licensed money transmitter together with the presentation of cash is treated by the licensed money transmitter as the request for deposit of the cash to the sub-account associated with the individual.

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154. (Previously added) The method of claim 146, wherein the cash card is issued to an individual by the licensed money transmitter or an agent thereof after enrollment of the individual as a customer of the licensed money transmitter and provision of customer information.

155. (Previously added) The method of claim 146, wherein the cash card is a one-load anonymous cash card and is invalidated upon depletion of the initial funds deposit.

C' 156. (Previously added) The method of claim 155, wherein the cash card is converted into a regular cash card and enabled for use in connection with subsequent deposits of funds to the sub-account and further transactions upon enrollment of the individual as a customer of the licensed money transmitter.

157. (Previously added) The method of claim 135, further comprising the steps of:

receiving a balance increase request message from a POS terminal operated at an agent location, the balance increase request message indicating that the balance of the sub-account of the individual is to be increased by a requested amount and that the individual has rendered a payment in the requested amount to the agent of the licensed money transmitter; and

in response to the balance increase request, communicating a message to credit the requested amount to the balance of the sub-account for the benefit of the individual.